

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

DONNA ARROYO

Debtor(s)

Case No. 07-10378

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/11/2007.
- 2) The plan was confirmed on 10/03/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/31/2012.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$20,145.00.
- 10) Amount of unsecured claims discharged without payment: \$5,528.87.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$29,585.84
Less amount refunded to debtor	\$875.30

**NET RECEIPTS:** **\$28,710.54**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,468.10
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,468.10**

Attorney fees paid and disclosed by debtor: **\$500.00**

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALL CREDIT LENDERS	Unsecured	400.00	NA	NA	0.00	0.00
ALLIED INTERSTATE	Unsecured	130.91	NA	NA	0.00	0.00
AMERICAS FINANCIAL CHOICE	Unsecured	403.00	453.56	453.56	453.56	0.00
AMERICASH LOANS	Unsecured	2,000.00	2,282.86	2,282.86	2,282.86	0.00
ASPIRE VISA	Unsecured	1,220.00	1,226.85	1,226.85	1,226.85	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	NA	NA	NA	0.00	0.00
CASH MART CORP	Unsecured	1,015.15	1,025.58	1,025.58	1,025.58	0.00
CASH MART CORP	Unsecured	763.79	NA	NA	0.00	0.00
CHECK INTO CASH OF ILLINOIS	Unsecured	187.68	NA	NA	0.00	0.00
COLUMBIA HOUSE	Unsecured	95.52	NA	NA	0.00	0.00
DYCK ONEAL INC	Secured	NA	NA	NA	0.00	0.00
DYCK ONEAL INC	Secured	399.11	399.11	399.11	399.11	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	486.00	524.30	524.30	524.30	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	442.00	483.87	483.87	483.87	0.00
FINANCIAL CREDIT NETWORK	Unsecured	607.00	NA	NA	0.00	0.00
ILLINOIS DEPT REVENUE	Priority	204.00	205.56	205.56	205.56	0.00
ILLINOIS DEPT REVENUE	Unsecured	NA	20.40	20.40	20.40	0.00
INSTANT CASH	Unsecured	300.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	6,145.31	8,608.15	8,608.15	8,608.15	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	3,178.20	3,178.20	3,178.20	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	NA	408.22	408.22	408.22	0.00
MONTEREY FINANCIAL SVCS	Unsecured	1,056.00	586.70	586.70	586.70	0.00
NATIONAL QUIK CASH	Unsecured	819.70	NA	NA	0.00	0.00
PAYDAY LOAN	Unsecured	1,200.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE OF ILLINOIS	Unsecured	1,550.00	2,043.46	2,043.46	2,043.46	0.00
PAYDAY LOAN STORE OF ILLINOIS	Unsecured	952.81	NA	NA	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	428.00	428.50	428.50	428.50	0.00
PREMIER BANKCARD/CHARTER	Unsecured	379.00	379.52	379.52	379.52	0.00
RESURGENT CAPITAL SERVICES	Unsecured	618.00	618.87	618.87	618.87	0.00
RITMO Y PASSION	Unsecured	71.46	NA	NA	0.00	0.00
SAXON MORTGAGE SERVICES	Secured	NA	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
UNIVERSAL LENDERS	Unsecured	1,204.00	1,368.73	1,368.73	1,368.73	0.00
WELLS FARGO FINANCIAL ACCEPT	Unsecured	NA	0.00	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$399.11	\$399.11	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$399.11</b>	<b>\$399.11</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$8,813.71	\$8,813.71	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$8,813.71</b>	<b>\$8,813.71</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$15,029.62</b>	<b>\$15,029.62</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,468.10</u>	
Disbursements to Creditors	<u>\$24,242.44</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$28,710.54</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/19/2012

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.